

# 分期貸款產品資料概要 (「本概要」)

創興銀行有限公司 (「本行」)

創興私人貸款

2023 年 3 月

借定唔借？還得到先好借！

此乃分期貸款產品。							
本概要所提供本產品的利息、費用及收費等資料僅供參考， 分期貸款的最終條款以本行的放款通知書為準。							
利率及利息支出							
實際年利率 <sup>1</sup>	貸款金額：HK\$100,000						
	貸款期	12 個月	18 個月	24 個月	36 個月	48 個月	60 個月
	實際年利 率 (或實 際年利 率 範圍)	4.26%	4.59%	4.87%	5.13%	5.36%	5.56%
逾期還款年化利率 / 就 違約貸款收取的年化利 率 <sup>2</sup>	<b>36.5%</b> (有效至 2022 年 12 月 29 日) / <b>32.85%</b> (由 2022 年 12 月 30 日起生效) 若客戶未能依期償還所欠本行之每月還款、費用 / 收費或其他款項，客戶須按任何逾期 未付之還款額繳納以日息 <b>0.1%</b> (有效至 2022 年 12 月 29 日) / <b>0.09%</b> (由 2022 年 12 月 30 日起生效) 計算之利息 (1 日之逾期還款利息 = 未付之還款額 x 0.1% (有效 至 2022 年 12 月 29 日) / 0.09% (由 2022 年 12 月 30 日起生效) · 每期欠款或還款 之最低逾期徵收息額為 <b>HK\$50</b> ，以較高者為準。)，由到期日起計直至本行收到全數欠 款 (已清算資金) 為止。本行將發出逾期還款通知書予客戶。						
費用及收費							
手續費	豁免						
逾期還款費用及收費	不適用						
提前還款 / 提前清償 / 贖回的收費	當客戶於任何一個每月還款到期日提前償還貸款時 <sup>3</sup> ，本行將收取相當於貸款本金餘額 <b>1%</b> 之費用 (最低提前還款費為 <b>HK\$300</b> ) <sup>4</sup> 。提前還款必須是償還全數 (而非部份) 貸 款。						
退票 / 退回自動轉賬授 權指示的收費	不適用						
其他資料							
接受期限	成功申請的合資格客戶將收到本行貸款申請結果及獲批貸款的條款及條件通知。如客戶 未能於通知日起 <b>30 天</b> 內提取貸款，獲批將逾期，自動生效。本行有全權酌情決定調整 貸款的條款及條件。						
收賬費用	若客戶未能依期還款，本行有權聘用及披露客戶資料予任何第三方債務追討公司 (包括 香港境內及境外)，向客戶收取、追收、企圖收取 / 追收債務及執行本行之權利。在收 賬過程中合理引致的一切合理費用、收費及開支 (包括但不限於合理法律費用及於追收 欠款時本行合理產生之合理費用及開支) 概由客戶負責，該金額以總欠款 <b>30%</b> 為準。 惟本行會預先以書面通知客戶有關上述安排。						

註：1. 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。實際年利率乃依據《銀行營運守則》所載之有關指引計算，並已被約至小數後兩個位。個別客戶之實際年利率或有差異，最終獲批之利率將按客戶的財政狀況及信貸調查結果而釐定，本行保留決定利率及最終批核結果之最終權利。

2. 逾期還款利息按任何逾期未付之還款額以每年 365 日計算。

3. 本行不會接受任何提前償還部份貸款的要求。如需要提前償還整筆貸款，客戶必須於不少於 7 個營業日前以書面向本行申請。經批核的提前償還貸款，客戶在提前償還貸款當天須繳還整筆貸款本金餘額 (包括已到期欠款)、未繳手續費及計算至下一個還款日的利息，連同所有該貸款到期之費用及收費，並須按本行絕對酌情權及不時釐定相當於貸款本金餘額之百分比支付本行提前還款收費。

4. 貸款本金餘額將按「78 法則」之方程式計算。「78 法則」是一項計算利息與本金分配的計算方法，主要概念為先還息後

還本。還款期較早時段利息和財務費用所佔的比重較高，而償還的本金比重則較低，當中的利息會隨還款期數遞減，而總利息支出則維持不變。本行保留依其合適之方式分配每月還款額中的本金與利息之比率的酌情決定權利。如有任何查詢，請致電創興貸款申請熱線 3768 6899 或親臨本行任何本地分行或瀏覽本行網站 [www.chbank.com](http://www.chbank.com) 參閱創興私人分期貸款還款例子。

5. 本概要之中文譯本僅供參考，如本概要的中、英文版本有任何歧異，概以英文版本為準。

**To borrow or not to borrow? Borrow only if you can repay!**

<p><b>This product is an instalment loan.</b></p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our drawdown advice for the final terms of your instalment loan.</p>							
<b>Interest Rates and Interest Charges</b>							
<b>Annualised Percentage Rate (APR)<sup>1</sup></b>	For a loan amount of HK\$100,000:						
	<b>Loan Tenor</b>	<b>12 month</b>	<b>18 month</b>	<b>24 month</b>	<b>36 month</b>	<b>48 month</b>	<b>60 month</b>
	APR (or range of APR)	4.26%	4.59%	4.87%	5.13%	5.36%	5.56%
<b>Annualised Overdue / Default Interest Rate<sup>2</sup></b>	<p><b>36.5% (effective until 29 December 2022) / 32.85% (effective from 30 December 2022)</b></p> <p>If any of the Monthly Repayment, charges / fees or other sum due to the Bank remains unpaid after its due date, <b>a default interest at the simple rate of 0.1% (effective until 29 December 2022) / 0.09% (effective from 30 December 2022) per day on the amount overdue (Default interest for 1 day = amount overdue x 0.1% (effective until 29 December 2022) / 0.09% (effective from 30 December 2022), subject to a minimum of HK\$50 for each overdue instalment or payment in arrears, whichever is higher), shall be payable on demand</b> by the customer from the due date to the date of actual receipt of such payment in cleared fund by the Bank. The Bank shall issue overdue reminder to the customer.</p>						
<b>Fees and Charges</b>							
<b>Handling Fee</b>	Waived						
<b>Late Payment Fee and Charge</b>	Not Applicable						
<b>Prepayment / Early Settlement / Redemption Fee</b>	<b>1% of the outstanding principal amount of the loan<sup>3</sup> (subject to a minimum prepayment fee of HK\$300)</b> will be charged if the customer repays the loan early on a Monthly Repayment due date <sup>4</sup> . Prepayment must be in full but not partial.						
<b>Returned Cheque / Rejected Autopay Charge</b>	Not Applicable						
<b>Additional Information</b>							
<b>Acceptance Period</b>	Eligible Customer who has successfully applied for the loan shall receive notification of the approval result and the approved terms and conditions. If the customer does not draw the loan in full within <b>30 days from such notification</b> , such approval shall be deemed as void and be automatically cancelled, in which case the Bank may at its sole discretion adjust the approved loan terms and conditions.						
<b>Debt Recovery</b>	If the customer defaults on any repayment, the Bank has the right to employ and disclose the customer’s data to third party debt collection agencies (whether within or outside Hong Kong) to collect, recover, attempt to collect/recover the debt owed by the customer and to enforce the Bank’s rights. The customer will be liable for all reasonable charges, other costs and expenses reasonably incurred in the debt recovery process (including without limitation all reasonable legal charges, other costs and expenses reasonably incurred in connection with the Bank’s effort in debt recovery), <b>to the extent of 30% of the total outstanding amount</b> . The Bank shall give the customer written notice in advance informing the customer of the above arrangements.						

- Remarks: 1. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. The APR is calculated according to the method set out in the relevant guidelines referred to in the “Code of Banking Practice”, and is rounded up or down to the nearest two decimal places. The actual APR may vary from different individual customers. The final interest rate will be subject to the financial status and credit check results of the customers. The Bank reserves the right of final decision on the interest rate and approval result.
2. The default interest shall be calculated with regard to the amount overdue on the basis of 365-day year.
3. Partial prepayment will not be allowed. Early full repayment of the loan is permissible with not less than 7 business days' prior written application thereof having been received by the Bank. The customer agrees to pay to the Bank the entire outstanding loan principal (including any arrears), outstanding handling fee and interest up to the next

repayment date together with all fees and charges due under the loan in full and the customer also agrees to pay to the Bank a prepayment fee which the Bank may at its absolute discretion determine from time to time, as at the time of approval of early repayment.

4. Outstanding principal amount of the loan is calculated according to the formula known as the "Rule of 78". The "Rule of 78" is the calculation of the interest and principal repayment and the allocation of the two components. In principle, customer's repayment will be utilised to settle the interest prior to the principal. A larger proportion of the repayment made in the early stages is allocated to settle the interest and finance charges, with a smaller proportion to repay the principal. Such allocation of the repayment will reverse after more instalments have been made while the total interest expenses will remain unchanged. The Bank reserves the right at its discretion to apportion the monthly repayment amount of the loan. For any enquiries, please call Chong Hing Loan Application Hotline 3768 6899, or visit any local branch of the Bank, or visit the Bank's website at [www.chbank.com](http://www.chbank.com) for Repayment Example of Chong Hing Personal Instalment Loan.
5. The Chinese translation of the KFS is provided for reference only. In case of any inconsistencies between the English and Chinese versions of this KFS, the English version shall prevail.